



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT***(use as many sheets as necessary)*

<b>Application Number</b>	<b>10/777,649</b>
<b>Filing Date</b>	<b>February 13, 2004</b>
<b>First Named Inventor</b>	<b>Michael METZGER et al.</b>
<b>Art Unit</b>	<b>3626</b>
<b>Examiner Name</b>	<b>Vivek KOPPIKAR</b>
<b>Attorney Docket No.</b>	<b>52493.000367</b>

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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232.	US-	20050267783	12-01-2005	Zaccaria	
233.	US-	20050267785	12-01-2005	Parankirinathan	
234.	US-	20050273370	12-08-2005	Udell	
235.	US-	20050080649	04-14-2005	Alvarez	
236.	US-	20050182666	08-18-2005	Perry	
237.	US-	20050182667	08-18-2005	Metzger	

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	238.	US-	20050273371	12-08-2005	Callen	
	239.	US-	20050278199	12-15-2005	Ghani	
	240.	US-	20050288968	12-29-2005	Collins	
	241.	US-	20050288971	12-29-2005	Cassandra	
	242.	US-	20060015373	01-19-2006	Cuypers	
	243.	US-	20060015374	01-19-2006	Ochs	
	244.	US-	20060026044	02-02-2006	Smith	
	245.	US-	20060026045	02-02-2006	Rothschild	
	246.	US-	20060031104	02-09-2006	Gianantoni	
	247.	US-	20060041454	02-23-2006	Matisonn	
	248.	US-	20060047540	03-02-2006	Hutten	
	249.	US-	20060059020	03-16-2006	Davidson	
	250.	US-	20060064331	03-23-2006	Odermott	
	251.	US-	20060064332	03-23-2006	Schoenbaum	
	252.	US-	20060074724	04-06-2006	Schwartz	
	253.	US-	20060080139	04-13-2006	Mainzer	
	254.	US-	20060080153	04-13-2006	Fox	
	255.	US-	20060085230	04-20-2006	Brill	
	256.	US-	20060089860	04-27-2006	Fitzmorris	
	257.	US-	20060089861	04-27-2006	King	
	258.	US-	20060095301	05-04-2006	Gay	
	259.	US-	20060095304	05-04-2006	Madison	
	260.	US-	20060095305	05-04-2006	Madison	
	261.	US-	20060100912	05-11-2006	Kumar	
	262.	US-	20060108434	05-25-2006	Kallestad	
	263.	US-	20060122871	06-08-2006	Cowley	
	264.	US-	20040128170	07-01-2004	MacKethan et al..	

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	265.	US-	20060129427	06-15-2006	Wennberg	
	266.	US-	20060129428	06-15-2006	Wennberg	
	267.	US-	20060241982	02-26-2006	Seifert	
	268.	US-	20060253305	11-09-2006	Dougherty	
	269.	US-	20070011033	01-11-2007	Atkinson	
	270.	US-	20060287892	12-21-2006	Jones	
	271.	US-	7127407	10-24-2006	Averill	
	272.	US-	7130779	10-31-2006	Beverina	
	273.	US-	7143051	11-28-2006	Hanby	
	274.	US-	20040019575	01-29-2004	Talbot et al.	
	275.	US-	5701400	12-23-1997	Amado	
	276.	US-	6049773	04-11-2000	McCormack et al.	
	277.	US-	2003 0187699	10-02-2003	Bonissone et al	
	278.	US-	2003 0177032	09-18-2003	Bonissone et al	
	279.	US-	2004 0220837	11-04-2004	Bonissone et al	
	280.	US-	2003 0187697	10-02-2003	Bonissone et al	
	281.	US-	2003 0182159	09-25-2003	Bonissone et al	

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**FOREIGN PATENT DOCUMENTS**

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code Number-Kind Code (if known)					YES	NO
	282.	EP	0621556 A2	10-26-1994	Eastman Kodak Co.		<input type="checkbox"/>	<input type="checkbox"/>
	283.	WO	01/20512 A2	03-22-2001	General Electric Co.		<input type="checkbox"/>	<input type="checkbox"/>
	284.	WO	01/88834 A2	11-22-2001	New York University		<input type="checkbox"/>	<input type="checkbox"/>
	285.	WO	98/22936	05-28-1998	T-Netix, Inc.		<input type="checkbox"/>	<input type="checkbox"/>
	286.	PCT US	04/08256	11-18-2004	GE Financial Assurance Holdings, Inc.		<input type="checkbox"/>	<input type="checkbox"/>

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			YES	NO
	287.	GONZALEZ et al., "A case-based reasoning approach to real estate property appraisal," Systems with Applications, Vol. 4, pp. 229-246, 1992	<input type="checkbox"/>	<input type="checkbox"/>
	288.	BONISSONE et al., "Evolutionary optimization of fuzzy decision systems for automated insurance underwriting," Proceedings of the 2002 IEEE International Conference on Fuzzy Systems, May 12-17, 2002, pp. 1003-1008	<input type="checkbox"/>	<input type="checkbox"/>
	289.	BONISSONE et al., "Fuzzy case-based reasoning for decision making," 2001 IEEE International Fuzzy Systems Conference, pp. 995-998	<input type="checkbox"/>	<input type="checkbox"/>
	290.	KEENEY et al., <i>Decisions with Multiple Objective: Preferences and Value Tradeoffs</i> book, 1976, John Wiley & Sons, Inc., preface pages, acknowledgement page, Chapter Headings page xv, Contents pp. xvii-xxviii	<input type="checkbox"/>	<input type="checkbox"/>
	291.	DUDA et al., "Pattern Classification" book, 2 <sup>nd</sup> Edition, John Wiley & Sons, Inc., 2001, Contents pp. vii-xvi, Preface pp. xvii-xx,	<input type="checkbox"/>	<input type="checkbox"/>
	292.	SHAFER, "A Mathematical Theory of Evidence" book, published by Princeton University Press, Princeton and London, 1976, Preface pp. ix-x, Contents pp. xi-xiii	<input type="checkbox"/>	<input type="checkbox"/>
	293.	KUNCHEVA et al., "Designing Classifier Fusion System by Genetic Algorithms," IEEE Transactions of Evolutionary Computation, vol. 4, no. 4, September 2000, pp. 327-336	<input type="checkbox"/>	<input type="checkbox"/>
	294.	CHIBELUSHI et al., "Adaptive Classifier Integration for Robust Pattern Recognition," IEEE Transactions on Systems, Man, and Cybernetics - Part B: Cybernetics, vol. 29, no. 6, December 1999, pp. 902-907	<input type="checkbox"/>	<input type="checkbox"/>
	295.	DEMPSTER, "Upper and Lower Probabilities Induced By A Multivalued Mapping," Annals of Mathematical Statistics, Harvard University, 38:, pp. 325-339, 1967	<input type="checkbox"/>	<input type="checkbox"/>
	296.	BONISSONE et al., "Selecting Uncertainty Calculi and Granularity and Experiment in Trading-Off Precision and Complexity," Uncertainty in Artificial Intelligence, Kanal & Lemmer (editors), pp. 217-247, Elsevier Science Publishers B.V. (North-Holland), 1986	<input type="checkbox"/>	<input type="checkbox"/>
	297.	BONISSONE, "Summarizing and Propagating Uncertain Information With Triangular Norms," International Journal of Approximate Reasoning, Elsevier Science Publishing Co., Inc., New York, NY, 1: pp. 71-101, 1987	<input type="checkbox"/>	<input type="checkbox"/>

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			YES	NO
	298.	XU, <i>et al.</i> , "Methods of Combining Multiple Classifiers and Their Applications to Handwriting Recognition," IEEE Transactions on Systems, Man, and Cybernetics, vol. 22, no. 3, pp. 418-435, May/June 1992	<input type="checkbox"/>	<input type="checkbox"/>
	299.	FAIRHURST <i>et al.</i> , "Enhancing Consensus in Multiple Expert Decision Fusion," IEE Proceedings Vis. Image Signal Process, vol. 147, no. 1, 2000	<input type="checkbox"/>	<input type="checkbox"/>
	300.	RUSPINI, "Epistemic Logics, Probability, and the Calculus of Evidence," Proc. Tenth Intern Joint Conf. on Artificial Intelligence, Milan, Italy, Reasoning pp. 924-931, 1987	<input type="checkbox"/>	<input type="checkbox"/>
	301.	SCHWEIZER <i>et al.</i> , "Associative Functions and Abstract Semigroups," Publicationes Mathematicae Debrecen, 10:pp. 69-81, 1963	<input type="checkbox"/>	<input type="checkbox"/>
	302.	SRIVASTAVA <i>et al.</i> , "A Hybrid Neural Network Model for Fast Voltage Contingency Screening and Ranking," International Journal of Electrical Power & Energy Systems, vol. 22, no. 1, pp. 35-42	<input type="checkbox"/>	<input type="checkbox"/>
	303.	LAMPINEN <i>et al.</i> , "Selection of Training Samples for Learning With Hints," IJCNN 1999 IEEE, International Joint Conference on Neural Networks, vol. 2, pp. 1438-1441	<input type="checkbox"/>	<input type="checkbox"/>
	304.	ABU-MOSTAFA, "Hints and the VC Dimension," Neural Computation, vol. 5, no. 2, March 1993, pp. 278-288	<input type="checkbox"/>	<input type="checkbox"/>
	305.	DING <i>et al.</i> , "Multi-class Protein Fold Recognition Using Support Vector Machines and Neural Networks," Bioinformatics, vol. 17, no. 4, 2001, pp. 349-358	<input type="checkbox"/>	<input type="checkbox"/>
	306.	DORIZZI <i>et al.</i> , "Cooperation and Modularity for Classification Through Neural Network Techniques," Proceedings of 1993 International Conference on System, Man and cybernetics, vol. 3, pp. 469-474	<input type="checkbox"/>	<input type="checkbox"/>
	307.	PRICE <i>et al.</i> , "Pairwise Neural Network Classifiers with Probabilistic Outputs," Tesauro <i>et al.</i> , eds., Neural Information Processing Systems, vol. 7, 1994, pp. 1109-1116	<input type="checkbox"/>	<input type="checkbox"/>
	308.	VAUGHN <i>et al.</i> , "Interpretation and Knowledge Discovery from a Multilayer Perception Network that Performs Whole Life Assurance Risk Assessment," Neural Computing & Applications, Springer-Verlag London	<input type="checkbox"/>	<input type="checkbox"/>

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			YES	NO
	309	COLLINS <i>et al.</i> , "An Application of a Multiple Neural Network Learning System to Emulation of Mortgage Underwriting Judgements," Proceedings of the IEEE International Conference on Neural Networks, 1988, pp. II-459 through II-466	<input type="checkbox"/>	<input type="checkbox"/>
	310	NOSSEK <i>et al.</i> , "Classification Systems Based on Neural Networks," the Fifth IEEE International Workshop on Cellular Neural Networks and their Applications, London, England, April 14-17, 1998, pp. 26-33	<input type="checkbox"/>	<input type="checkbox"/>
	311	ABU-MOSTAFA, "A Method for Learning from Hints," in Hanson, Cowan & Giles eds., Advances in Neural Information Processing Systems, vol. 5, pp. 73-80, Morgan Kaufmann, San Mateo, CA	<input type="checkbox"/>	<input type="checkbox"/>
	312	BERADI <i>et al.</i> , "The Effect of Misclassification Costs on Neural Network Classifiers," Decision Sciences, vol. 30, no. 3, summer 1999, pp. 659-682	<input type="checkbox"/>	<input type="checkbox"/>
	313	TONG <i>et al.</i> , "Linguistic Approach to Decisionmaking with Fuzzy Sets," IEEE Transactions on Systems, Man, and Cybernetics, vol. SMC-10, no. 11, November 1990, pp. 716-723	<input type="checkbox"/>	<input type="checkbox"/>
	314	MACCRIMMON, "An Overview of Multiple Objective Decision Making," editors Cochrane and Zeleny, 1973, pp. 18-44	<input type="checkbox"/>	<input type="checkbox"/>
	315	KUNG <i>et al.</i> , "On Finding the Maxima of a Set of Vectors," Journal of the Association for Computing Machinery, vol. 22, no. 4, October 1975, pp. 469-476	<input type="checkbox"/>	<input type="checkbox"/>
	316	BENTLEY <i>et al.</i> , "On the Average Number of Maxima in a Set of Vectors and Applications," Journal of the Association for Computing Machinery, vol. 25, no. 4, October 1978, pp. 536-543	<input type="checkbox"/>	<input type="checkbox"/>
	317	SIMON, "A Behavioral Model of Rational Choice," Quarterly Journal of Economics, vol. 69, no. 1, February 1955, pp. 99-118	<input type="checkbox"/>	<input type="checkbox"/>
	318	ZIONTS, "Decision Making: Some Experiences, Myths and Observations," Multiple criteria Decision Making: Proceedings of the Twelfth International Conference, Lecture notes in Economics and Mathematical Systems, vol. 448, Hagen (Germany), 1997, pp. 233-241	<input type="checkbox"/>	<input type="checkbox"/>
	319	FRIEDMAN, "Multivariate Adaptive Regression Splines," Annals of Statistics, SLAC PUB-4960 Rev, Tech Report 102 Rev, August 1990, pp. 1-79	<input type="checkbox"/>	<input type="checkbox"/>

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			YES	NO
	320	SCHUMAKER, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-2	<input type="checkbox"/>	<input type="checkbox"/>
	321	OWEN, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-9 & Figs. 1-4	<input type="checkbox"/>	<input type="checkbox"/>
	322	STONE, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-3	<input type="checkbox"/>	<input type="checkbox"/>
	323	O'SULLIVAN, Some Comments on FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-6	<input type="checkbox"/>	<input type="checkbox"/>
	324	BREIMAN, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," 8 pages	<input type="checkbox"/>	<input type="checkbox"/>
	325	GOLUBEV <i>et al.</i> , Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	326	BUJA <i>et al.</i> , Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-5	<input type="checkbox"/>	<input type="checkbox"/>
	327	GU <i>et al.</i> , Comments on FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-10, rev. June 5, 1990	<input type="checkbox"/>	<input type="checkbox"/>
	328	BARRON <i>et al.</i> , Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-12 and 2 pages of Tables, July 1990, University of IL	<input type="checkbox"/>	<input type="checkbox"/>
	329	FRIEDMAN, " <i>Rejoinder</i> ," pp. 1-14	<input type="checkbox"/>	<input type="checkbox"/>
	330	GOETZ, "A Fuzzy Future For MIS?", Informationweek, p. 51, February 25, 1991, ISSN: 8750-6874. Dialog ID number 01544473, From Dialog file 16 (Gale Group)	<input type="checkbox"/>	<input type="checkbox"/>

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			YES	NO
	331	ALLWEIN <i>et al.</i> , "Reducing Multiclass to Binary: A Unifying Approach for Margin Classifiers", Journal of Machine Learning Research, Volume 1, (2000), pp. 113-141	<input type="checkbox"/>	<input type="checkbox"/>
	332	RUBTSOV <i>et al.</i> , "A Unified Format for Trained Neural Network Description", Neural Network, Proceedings IJCNN '01 International Joint Conference, Volume 4, pp. 2367-2372, Meeting date: July 15-19, 2001	<input type="checkbox"/>	<input type="checkbox"/>
	333	YANG, " An Evaluation of Statistical Approaches to Text Categorization", Kluwer Academic Publishers, Information Retrieval 1, pp. 69-90	<input type="checkbox"/>	<input type="checkbox"/>
	334	FOLTIN et al., " <i>Beyond expert systems: Neural networks in accounting</i> ," National Public Accountant, June 1996, pp. 26-30, v41n6	<input type="checkbox"/>	<input type="checkbox"/>
	335		<input type="checkbox"/>	<input type="checkbox"/>
	336		<input type="checkbox"/>	<input type="checkbox"/>
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